

# TOTS Brief

## The Oklahoma Toddler Survey

## What is TOTS?

TOTS stands for The Oklahoma Toddler Survey and is a two year follow-back survey to the Oklahoma PRAMS (Pregnancy Risk Assessment Monitoring System) survey. TOTS was developed in 1994 to provide a glimpse into the health of Oklahoma's toddler population on key topics such as insurance, childcare, safety, illness and injury as well as family structure and demographics.

Mothers with live infants who respond to the PRAMS

survey are sent a TOTS survey the month their child turns two years of age. Like PRAMS, TOTS is a mixed-mode surveillance system. Two mail surveys are sent in an effort to gain participation followed by telephone surveillance for non-respondents. The response rate for 2004-2005 data is 65.5%. Data are weighted to represent the two-year-old's birth cohort for a given year.

TOTS data are used to inform policy and practice.

Data are available for agencies and programs for grant applications, training purposes and Maternal and Child Health Block Grant (Title V) priority setting and monitoring.

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### In Oklahoma:

- 10.5% of toddlers had no health insurance coverage on their second birthday.
- Approximately half of those insured were covered by a Medicaid funded plan.
- Almost 30% of toddlers had no coverage for dental care.
- 1 in 4 two-yearolds have had a period of time when they were not covered by health insurance.

## Health Insurance Coverage

Health insurance is an important part of ensuring good health for Oklahoma's children. Those without health insurance, or with lapses in coverage, are less likely to obtain needed services, fill their prescriptions, receive preventative care, or may use emergency care for non-emergency situations<sup>1</sup>.

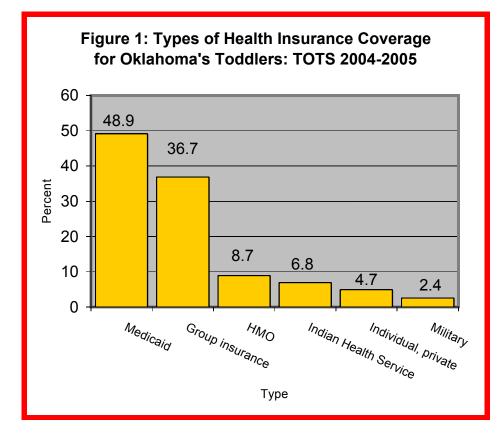
For 2004-2005, TOTS data show that 10.5% of tod-dlers (age 2) had no health insurance coverage. Most toddlers in Oklahoma who had insurance were covered by Medicaid (48.9%) or group based insurance (PPO or employer based-36.7%; See Figure 1).

Almost one in four (23.7%) had experienced a lapse in coverage at least once in

their lifetime. Of those, almost eight percent stated the lapse lasted longer than one year and five percent had never been covered by any type of insurance since birth (See Figure 2).

Most mothers stated that their health insurance covered well child care visits, immunizations, sick care visits, hospitalizations and prescription medications.





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# Approximately 13% of families had an average annual out-of-pocket cost of \$500 or more for their two-year-olds' health care.

### Health Insurance Coverage, Continued...

The services commonly lacking for toddlers were dental care and special equipment or therapies. Almost 30% did not have coverage for dental care and approximately 49% said their coverage would not pay for special therapies or equipment.

More than half of Oklahoma's families paid less than \$100 annually in out-of-pocket expenses for their toddlers (53.0%). However 12.5% paid \$500 or more for their toddlers' health care.

Mothers who indicated their toddler had a gap in coverage stated that it was most often the result of waiting for coverage to begin (41.0%). Failure to qualify for Medicaid/ Soonercare was identified as an additional barrier to continuous care for approximately 23% of two-year-olds. The expense of health insurance was cited as a reason for 18.1% (respondents were able to select multiple barriers).

Mothers who were more likely to report their toddlers as uninsured were Hispanic, American Indian, less than 24 years old, had a high school education or less and/or were unmarried.

#### Reference

 Olson, Lynn M., Tang, Suk-fong S., Newacheck, Paul W. Children in the United States with Discontinuous Health Insurance Coverage. New England Journal of Medicine 2005 353: 382-391

